

**Information to identify the case:**

Debtor 1	Brian K. Belenchia		Social Security number or ITIN xxx-xx-7120
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN ----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 19-32877-JKS			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian K. Belenchia

3/14/23

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Brian K. Belenchia

Debtor

Case No. 19-32877-JKS

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:**

Recip ID	Recipient Name and Address
db	+ Brian K. Belenchia, 43 Hickory Road, Highland Lakes, NJ 07422-1021
cr	+ BSI Financial Services as servicer for U.S. Bank T, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ U.S. Bank Trust National Association, as Trustee T, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
518608887	+ Atlantic Health System, PO Box 21385, New York, NY 10087-1385
518608888	+ Avant, 4370 W 109th Street, Suite 210, Leawood, KS 66211-1348
518608890	+ BSI Financial, PO Box 517, Titusville, PA 16354-0517
518608889	+ Bon Secours Medical Group, PO Box 742780, Atlanta, GA 30374-2780
518608895	+ Crystal Run Healthcare, 155 Crystal Run Road, Middletown, NY 10941-4057
518608898	+ Hudson County Surgery Center, 2 Executive Drive, Fort Lee, NJ 07024-3308
518608904	+ Nabil Yazgi MD PA, 401 Hamburg Turnpike, Suite 102, Wayne, NJ 07470-2139
518608905	+ Remex Inc., c/o Newton Imaging, 183 High Street, Newton, NJ 07860-9601
518608909	+ State of NJ Department of Labor, PO Box 650, Trenton, NJ 08646-0650
518608907	+ State of New Jersey Division of Taxation, Attn: Marquita Knighton, PO Box 1008, Moorestown, NJ 08057-0908
518608910	+ Township of Vernon Special Assessment, 21 Church Street, Vernon, NJ 07462-3171
518608911	+ Tristate Emergency Physicians, 160 E Main Street, Port Jervis, NY 12771-2114
518608912	+ Vladim Gritsus, MD, 7 Industrial Road, Pequannock, NJ 07440-1901

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2023 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 14 2023 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 15 2023 00:25:00	Capital One Auto Finance, Attn AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	^ MEBN	Mar 14 2023 20:35:41	SN Servicing Corporation as servicer U.S. Bank T, c/o Friedman Vartolo LLP, 1325 Franklin Ave Suite 160, Garden City, NY 11530-1631
518608891	+ EDI: CAPITALONE.COM	Mar 15 2023 00:25:00	Capital One, PO Box 60511, City of Industry, CA 91716-0511
518608893	+ EDI: CAPITALONE.COM	Mar 15 2023 00:25:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518620271	+ EDI: AISACG.COM	Mar 15 2023 00:25:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518674797	+ EDI: AISACG.COM	Mar 15 2023 00:25:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518658779	+ EDI: AIS.COM		

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518608894	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 15 2023 00:25:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518669091	+ EDI: AIS.COM	Mar 14 2023 20:51:07	Credit One, PO Box 60500, City of Industry, CA 91716-0500
518608896	+ EDI: DISCOVER.COM	Mar 15 2023 00:25:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518618721	EDI: DISCOVER.COM	Mar 15 2023 00:25:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518608897	^ MEBN	Mar 14 2023 20:35:34	Fortiva, PO Box 650847, Dallas, TX 75265-0847
518608899	+ EDI: LCIICSYSTEM	Mar 15 2023 00:25:00	IC System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
518608900	+ EDI: PHINGENESIS	Mar 15 2023 00:25:00	Indigo, PO Box 23039, Columbus, GA 31902-3039
518608901	EDI: IRS.COM	Mar 15 2023 00:25:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518710528	EDI: JEFFERSONCAP.COM	Mar 15 2023 00:25:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
518697380	Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2023 20:50:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518651747	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2023 20:51:03	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518608903	Email/Text: ml-ebn@missionlane.com	Mar 14 2023 20:36:00	Mission Lane, PO Box 4517, Carol Stream, IL 60197
518608902	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2023 20:50:49	Merrick, PO Box 660702, Dallas, TX 75266-0702
519244077	EDI: PRA.COM	Mar 15 2023 00:25:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519244078	EDI: PRA.COM	Mar 15 2023 00:25:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518686333	EDI: Q3G.COM	Mar 15 2023 00:25:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518608908	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 14 2023 20:36:00	State of New Jersey Division of Taxation, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695
518608906	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 14 2023 20:36:00	Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518676162	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 14 2023 20:36:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518718250	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 14 2023 20:36:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519112133	+ Email/Text: bknotices@snsc.com	Mar 14 2023 20:37:00	U.S. Bank Trust N.A., as Trustee of the Tiki, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust N.A., as Trustee of the, c/o SN Servicing Corporation 95501-0305
519112132	+ Email/Text: bknotices@snsc.com	Mar 14 2023 20:37:00	U.S. Bank Trust N.A., as Trustee of the Tiki, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

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518718290	+ Email/Text: bankruptcy@bsifinancial.com	Mar 14 2023 20:36:00	U.S. Bank Trust, N.A., c/o BSI Financial Services, 1425 Greenway Drive, Suite 400, Irving, TX 75038-2480
518608913	+ Email/Text: wagroupllc@gmail.com	Mar 14 2023 20:37:00	Warwick Anesthesia Group, LLC, 15 Maple Avenue, Warwick, NY 10990-1028

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518608892	*+	Capital One, PO Box 60511, City of Industry, CA 91716-0511
518620272	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Indentured Trustee on behalf of the holders of the Terwin Mortgage Trust 2006-6, Asset- dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jonathan C. Schwab	on behalf of Creditor SN Servicing Corporation as servicer U.S. Bank Trust National Association as Trustee of the Tiki Series III Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Jonathan C. Schwab	on behalf of Creditor BSI Financial Services as servicer for U.S. Bank Trust National Association as Trustee of the Bungalow Series III Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Jonathan C. Schwab	on behalf of Creditor U.S. Bank Trust National Association as Trustee Tiki Series III Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Stephen B. McNally	on behalf of Debtor Brian K. Belenchia steve@mcnallylawllc.com jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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